

REMARKS

Applicant appreciates the Examiner's thorough consideration provided the present application. Claims 1 and 4-14 are now present in the application. The specification and claims 1 and 4 have been amended. Claims 5-14 have been added. Claims 2 and 3 have been incorporated in claim 1 and hereby cancelled. Claims 1 and 9 are independent. Reconsideration of this application, as amended, is respectfully requested.

Priority Under 35 U.S.C. §119 & 120

Applicant thanks the Examiner for acknowledging Applicant's claim for foreign priority under 35 U.S.C. §119, and receipt of the certified priority document.

Although the Examiner alleged that a reference to the prior application is not inserted at the first sentence of the instant application, Applicant respectfully disagrees. In particular, a preliminary amendment (in the Transmittal of the instant Continuation Application; see attachment) inserting the reference to the prior application was indeed submitted concurrently with the instant application on December 6, 2001. The PAIR system also indicates the same was submitted on December 6, 2001. Therefore, it is believed that no petition is necessary.

To expedite the prosecution, the specification has been hereby amended to insert the reference to the prior application as the Examiner requested.

Specification Objections

The specification has been objected to due to the presence of minor informalities. In view of the foregoing amendments, in which the Examiner's helpful suggestions have been

followed, it is respectfully submitted that this objection has been addressed. Reconsideration and withdrawal of this objection are respectfully requested.

Claim Rejections Under 35 U.S.C. § 103

Claims 1-4 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Clark, U.S. Patent No. 5,517,569 (hereinafter "Clark"), in view of Konheim et al., U.S. Patent No. 4,223,203 (hereinafter "Konheim"). This rejection is respectfully traversed.

A complete discussion of the Examiner's rejection is set forth in the Office Action, and is not being repeated here.

In light of the foregoing amendments, Applicant respectfully submits that this rejection has been obviated and/or rendered moot. While not conceding to the Examiner's rejection, but merely to expedite prosecution, as the Examiner will note, independent claim 1 has been amended to incorporate the subject matter of claims 2 and 3. In particular, independent claim 1 has been amended to recite "changing the secret number to a new secret number after the transmitted encoded secret number has been determined to be identical to a previously registered secret number in the system, the step of changing the secret number to the new secret number including: encoding and transmitting the new secret number to the system, and registering the new secret number in the system." Applicant respectfully submits that the above combination of steps as set forth in amended independent claim 1 is not disclosed or suggested by the references relied on by the Examiner.

The Examiner has correctly acknowledged that Clark fails to teach changing the user's secret number. Although Clark discloses transmitting the encrypted secret number, the

encrypted secret number is the *current* secret number. Clark nowhere discloses encrypting and then transmitting a *new* secret number, not to mention the fact that no new secret number is disclosed in Clark. Therefore, Clark fails to teach “the step of changing the secret number to the new secret number including: encoding and transmitting the new secret number to the system” as recited in amended claim 1.

Although Konheim discloses that the secret number may be arbitrarily choosable and alterable, Konheim fails to teach changing the secret number by encoding and transmitting the new secret number to the system as recited in amended claim 1. For example, as disclosed in the Background section of the instant application, although the secret number is alterable, the user may have to go to the bank in person to change it. Since Konheim simply discloses that the secret number is alterable without teaching how to change it, Konheim also fails to teach “the step of changing the secret number to the new secret number including: encoding and transmitting the new secret number to the system” as recited in amended claim 1.

Accordingly, the combination of Clark and Konheim fails to teach or suggest the limitations of amended independent claim 1. Therefore, Applicant respectfully submits that amended independent claim 1 and its dependent claims (at least due to their dependency) clearly define over the teachings of Clark and Konheim. Accordingly, reconsideration and withdrawal of the rejection under 35 U.S.C. § 103 are respectfully requested.

Additional Claims

Claims 5-14 have been added for the Examiner’s consideration.

Applicant respectfully submits that the combination of elements as set forth in new independent claim 9 is not disclosed or suggested by the references relied on by the Examiner.

In addition, claims 5-8 and 10-14 depend, either directly or indirectly, from amended independent claim 1 and new independent claim 9, and are therefore allowable based on their respective dependence from independent claims 1 and 9.

Favorable consideration and allowance of claims 5-14 are respectfully requested.

CONCLUSION

All the stated grounds of rejection have been properly traversed and/or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently pending rejections and that they be withdrawn.

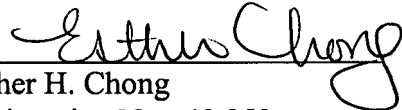
It is believed that a full and complete response has been made to the Office Action, and that as such, the Examiner is respectfully requested to send the application to Issue.

In the event there are any matters remaining in this application, the Examiner is invited to contact the undersigned at (703) 205-8000 in the Washington, D.C. area.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. §§1.16 or 1.17; particularly, extension of time fees.

Dated: May 16, 2007

Respectfully submitted,

By 
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Attachment: Transmittal of the Instant Continuation Application dated December 6, 2001





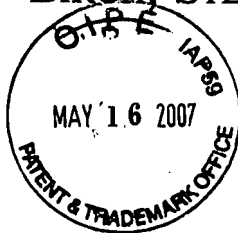
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J1131 U.S. PTO
 10/003442



Date: December 6, 2001

Docket No.: 0630-1373P

Assistant Commissioner for Patents
 Washington, DC 20231

Sir:

This is a Request for filing a ☒ continuation ☐ divisional
☐ continuation-in-part application under 37 C.F.R. § 1.53(b) of
 pending prior Application No. 09/198,244 filed on November 24,
 1998, the entire contents of which are hereby incorporated by
 reference,
 by

KIM, Jun

for

HOME BANKING SYSTEM AND METHOD THEREOF

1. ☒ Enclosed is an application consisting of specification,
 claims, declaration and drawings/photographs (if
 applicable).
2. ☒ The filing fee has been calculated as follows:

COPY

	BASIC FEE		LARGE ENTITY	SMALL ENTITY
	NUMBER FILED	NUMBER EXTRA	RATE FEE	RATE FEE
TOTAL CLAIMS	4-20 =	0	x 18 = \$0.00	x 9 = \$0.00
INDEPENDENT CLAIMS	1-3 =	0	x 84 = \$0.00	x 42 = \$0.00
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIMS PRESENTED			+ \$280.00	+ \$140.00
	TOTAL		\$740.00	\$0.00

3. ☒ A check in the amount of \$740.00 to cover the filing fee and recording fee (if applicable) is enclosed.
4. ☐ Please charge Deposit Account No. 02-2448 in the amount of \$0.00. A triplicate copy of this request is enclosed.
5. Amend the specification by inserting before the first line thereof the following:
- a. ☒ --This application is a ☒ continuation ☐ divisional ☐ continuation-in-part of co-pending Application No. 09/198,244, filed on November 24, 1998, the entire contents of which are hereby incorporated by reference and for which priority is claimed under 35 U.S.C. § 120; and this application claims priority of Application No. 97-62393 filed in Korea on November 24, 1997 under 35 U.S.C. § 119.--
- b. ☐ --This application is a ☐ continuation ☐ divisional ☐ continuation-in-part of co-pending Application No. 09/198,244, filed on November 24, 1998 and for which priority is claimed under 35 U.S.C. § 120. Application No. 09/198,244 is the national phase of PCT International Application No. PCT/_____/_____, filed on _____ under 35 U.S.C. § 371. The entire contents of each of the above-identified applications are hereby incorporated by reference. This application also claims priority of Application No. _____ filed in _____ on _____ under 35 U.S.C. § 119.--

6. ☒ Enclosed is/are two (2) sheet(s) of formal drawings and/or photographs.
- 7a. ☐ A statement claiming small entity status was filed in prior Application No. 09/198,244 on _____. See the attached copy of the statement claiming small entity status.
- 7b. ☐ The current application qualifies for small entity status.
8. ☒ The prior application is assigned to LG Electronics Inc., of Seoul, Korea.
9. ☒ A Preliminary Amendment is enclosed.
- 10a. ☒ Priority of Application No(s). 97-62383 filed in Korea on November 24, 1997 is/are claimed under 35 U.S.C. § 119. See attached copy of the Letter claiming priority filed in the prior application on November 24, 1998.
- 10b. ☐ Priority of International Appln. _____ filed on _____ under the Patent Cooperation Treaty and _____ Application No. _____ filed in _____ on _____ under 35 U.S.C. § 119 are hereby reclaimed.
11. ☒ An Information Disclosure Statement and PTO-1449 form(s) are attached hereto for the Examiner's consideration.
12. ☒ Address all future communications to:

BIRCH, STEWART, KOLASCH & BIRCH, LLP
P.O. Box 747
Falls Church, VA 22040-0747
Telephone: (703) 205-8000

or
Customer No. 2292
13. ☒ ***A Notice of Appeal was filed in Parent Application No. 09/198,244 on October 9, 2001, providing a two-month period of response to December 9, 2001, thus establishing co-pendency with the present application.***
14. ☐ Also enclosed herewith is the following:

Docket No. 0630-1373P

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

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JTE/PLS/kmr
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Attachments

(Rev. 11/15/01)

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